Exhibit O

**Transcript of portion of narration of video on Apollo's website,
www.apolloenterprise.com, under the heading "See How It Works!"**

"Designed on a modular platform the Apollo IDS system allows creditors and their agents to deploy applications and functionality that meet their specific goals."

*   *   *

"The creditor or agent then defines the decision rules and guidelines for each portfolio and campaign. The rules for each portfolio are stored in a decision dictionary that resides within the Apollo rules manager."

*   *   *

"Using the Apollo communications manager the creditor or creditor agent contacts the debtor by mail, phone or e-mail and motivates him to settle his accounts on the internet."
"The debtor then logs in to the creditors branded website from any internet connection and is authenticated using the Apollo authentication manager."

*   *   *

"Once the debtor has been authenticated the Apollo bureau server pulls a real time credit report using the creditor's bureau codes. When the credit report has been received the Apollo bureau parser segments and extracts items from the credit report to be used for creating the customized offers. The bureau parser then submits both the parsed credit bureau items and the debtors account information to the Apollo decision engine for decisioning. The decision engine then computes, calculates and submits multiple settlement offers to the debtor that reflect his current ability to pay."

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"If the debtor is not presented with an offer that exactly matches his ability to pay he may also submit a negotiated offer to the creditor or creditor agent. This negotiated offer can be approved using predetermined rules and guidelines or it can be held in a queue and approved by a collector or supervisor."